

Information to identify the case:

Debtor 1	<u>Christopher Jones</u>	Social Security number or ITIN	xxx-xx-6404
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jennifer Jones</u>	Social Security number or ITIN	xxx-xx-3378
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-34966-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher Jones

Jennifer Jones

3/4/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christopher Jones
Jennifer Jones
Debtors

Case No. 17-34966-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 04, 2021

User: admin
Form ID: 3180W

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Total Noticed: 80

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher Jones, Jennifer Jones, 40 George Ave, Middlesex, NJ 08846-1724
517224490	+ AA Action Collection, 517 South Livingston Ave, 2nd Floor, Livingston, NJ 07039-4347
517224497	+ AMCOL Systems, Po box 21625, Columbia, SC 29221-1625
517224491	+ Abelson & Truesdale, LLC, Bruce C. Truesdale, Esq, 147 Union Avenue, Middlesex, NJ 08846-1063
517224493	Aegis Security Insurnace Co, c/o Co-ordinated Benefit Plans, PO Box 23802, Tampa, FL 33623-3802
517224494	Allaire Emergency Phys, LLC, PO Box 37794, Philadelphia, PA 19101-5094
517224496	+ Amcol Systems, 111 Lancewood Road, Columbia, SC 29210-7523
517224499	Apex Asset Managemnet LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
517224500	+ Asset Recovery Solutions, 2200 E. Devon Ave, Ste 200, Des Plaines, IL 60018-4501
517224501	Atlantic Health System, Morristown Medical Center, PO Box 35610, Newark, NJ 07193-5610
517224503	Atlantic Medical Group, PO Box 419101, Boston, MA 02241-6457
517224502	Atlantic Medical Group, PO Box 416457, Boston, MA 02241-6457
517224506	+ Bureau of Accounts Control, 3601 Route 9 North, Howell, NJ 07731-3395
517224507	+ Bureaus Investment Group Portfolio, 650 Dundee road, Suite 370, Northbrook, IL 60062-2757
517224513	+ CMRE Financial Services, 3075 E. Imperial Hwy #200, Brea, CA 92821-6753
517224510	+ Cardiovascular Care Group, 5 Franklin Avenue Ste 310, Belleville, NJ 07109-3522
517224511	+ Celentano, Stadtmauer & Walentowicz, Notchview Office Park, 1035 Route 46 East, P.O. Box 2594, Clifton, NJ 07015-2594
518454455	Citibank, N.A., not in its individual capacity, bu, PO Box 814609, Dallas, TX 75381-4609
518454456	Citibank, N.A., not in its individual capacity, bu, PO Box 814609, Dallas, TX 75381-4609, Citibank, N.A., not in its individual ca, PO Box 814609 Dallas, TX 75381-4609
517224514	+ Computer Credit, Inc., 470 West Hanes Mill Road, PO Box 5238, Winston-Salem, NC 27113-5238
517224515	+ Convergent Healthcare Recoveries, 121 NE Jefferson St, Ste 100, Peoria, IL 61602-1229
517224516	DSNB/Macys, PO Box 8218, Monroe, OH 45050
517224517	+ Ear, Nose & Throat Care, PC, 242 East Main Street, Somerville, NJ 08876-3049
517224519	+ James C. Bender & Associates, 517 S. Livingston Avenue, Ste 5, Livingston, NJ 07039-4347
517224521	+ LCA Collections, P.O. Box 2240, Burlington, NC 27216-2240
517224520	Laboratory Corporation of America Holdin, Po Box 2240, Burlington, NC 27216-2240
517342183	MORRISTOWN MEDICAL CENTER, C/O CCCB, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
517224523	+ Maneri Law Firm LLC, 30 Two Bridges Road, Suite 260, Fairfield, NJ 07004-1558
517224525	+ Medemerge PA, PO Box 890, Dunellen, NJ 08812-0890
517224527	Nationstar Mortgage, PO Box 619063, Dallas, TX 75261-9063
517533428	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
517342187	OVERLOOK HOSPITAL, C/O CCCB, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
517224528	On Time Ambulance, Inc., 111 E Highland Pkwy, Roselle, NJ 07203-2614
517224529	Pearly Whites, 515 Springfield Avenue, 2nd Floor, Berkeley Heights, NJ 07922-1180
517224530	Princeton Healthcare System, Lockbox # 9226, PO Box 789226, Philadelphia, PA 19178-9226
517224534	RWJ University Hospital-Somerset, Attn: Patient Accounts Department, 379 Campus Drive 2nd Floor, Somerville, NJ 08876
517224531	+ Ralph S Reilly, DMD, 7 Green Brook Road, Middlesex, NJ 08846-1317
517224532	+ Remex Collection, 307 Wall Street, Princeton, NJ 08540-1515
517224533	+ Robert Wood Johnson Health Net, PO Box 251, South Amboy, NJ 08879-0251
517224537	+ SPUH: Amb Care Group, PO Box 416859, Boston, MA 02241-6859
517342185	ST PETERS UNIVERSITY MEDICAL CENTER, C/O CCCB, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
517224535	+ Somerset Emerg Med Associates, P.O. Box 6222, Parsippany, NJ 07054-7222
517224536	+ Southern Bank Emergency Physicians, c/o Bay Area Credit Service, PO Box 467600, Atlanta, GA 31146-7600

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517224538 St Peters University Hospital, 254 Easton Ave, New Brunswick, NJ 08901-1766
517224539 + Summit Oaks Hospital, Inc., 19 Prospect St, Summit, NJ 07901-2531
517224541 + Tenaglia & Hunt, 395 W. Passaic Street, Ste 205, Rochelle Park, NJ 07662-3016
517224542 + The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
517224543 The Children's Hospital of Philadelphia, Hospital Billing-Chop, Lock Box 7802, PO Box 8500, Philadelphia, PA 19178-7802
517224544 + The Children's Hospital of Philadelphia, 3401 Civic Center Blvd, Philadelphia, PA 19104-4319
517224545 + The Children's Hospital of Philadelphia, PO Box 4562, Chicago, IL 60680-4480
517224546 + The Eye Care And Surgery Center, 10 Mountain Blvd, Warren, NJ 07059-2639
517224547 + Transworld Systems Inc, PO Box 17221, Wilmington, DE 19850-7221
519017221 U.S. Bank Trust National Association, not in its I, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
519017222 + U.S. Bank Trust National Association, not in its I, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
U.S. Bank Trust National Association, no 75381-460
517224549 + University Behavioral Health Care, 671 Hoes Lane, Piscataway, NJ 08854-8021
517224550 + University Radiology Group, P.O. Box 1075, East Brunswick, NJ 08816-1075
517224551 Watchung Pediatrics, 76 Stirling Road, Suite 201, Warren, NJ 07059-5778

TOTAL: 57

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 04 2021 21:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 04 2021 21:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517224492	+ Email/Text: mreed@affcollections.com	Mar 04 2021 21:22:00	Accuracte Colletion Services, 17 Prospect Street, Morristown, NJ 07960-6862
517262195	EDI: GMACFS.COM	Mar 05 2021 01:28:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
517224495	+ EDI: GMACFS.COM	Mar 05 2021 01:28:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
517224498	+ EDI: RMCB.COM	Mar 05 2021 01:28:00	American Medical Collection Agency, 4 Westchester Plaza, Building 4, Elmsford, NY 10523-1615
517339914	Email/PDF: resurgentbknofications@resurgent.com	Mar 04 2021 21:42:47	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517224504	+ EDI: BCSERVICES.COM	Mar 05 2021 01:28:00	BC Services Inc, 550 Disc Dr, Longmont, CO 80503-9343
517224505	+ EDI: BCSERVICES.COM	Mar 05 2021 01:28:00	BC Services of Longmont, INC, 550 Disc Drive, Longmont, CO 80503-9343
517224508	+ EDI: CAPITALONE.COM	Mar 05 2021 01:28:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517224509	+ EDI: CAPITALONE.COM	Mar 05 2021 01:28:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
517224512	+ Email/Text: bankruptcy@certifiedcollection.com	Mar 04 2021 21:22:00	Certified Credit & Collection Bureau, PO box 1750, Whitehouse Station, NJ 08889-1750
517224522	EDI: CITICORP.COM	Mar 05 2021 01:28:00	Macy's, PO Box 8058, Mason, OH 45040-8058
517259959	EDI: Q3G.COM	Mar 05 2021 01:28:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517224526	+ Email/Text: bankruptcy@certifiedcollection.com	Mar 04 2021 21:22:00	Medical Center of Princeton-OP, c/o Certified Credit & Collection Bureau, PO box 1750, Whitehouse Station, NJ 08889-1750
517330304	+ EDI: MID8.COM		

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		Mar 05 2021 01:28:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517226996	+ EDI: RMSC.COM	Mar 05 2021 01:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517224540	EDI: RMSC.COM	Mar 05 2021 01:28:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
517224548	+ Email/Text: bankruptcydepartment@tsico.com	Mar 04 2021 21:23:00	Transworld Systems inc, 507 Prudential Road, Horsham, PA 19044-2308
517224552	+ EDI: WFFC.COM	Mar 05 2021 01:28:00	Wells Fargo Bank NA, PO Box 10347, Des Moines, IA 50306-0347
517292465	EDI: WFFC.COM	Mar 05 2021 01:28:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517297683	EDI: WFFC.COM	Mar 05 2021 01:28:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517224553	+ EDI: WFFC.COM	Mar 05 2021 01:28:00	Wells Fargo Card Services, PO Box 10347, Des Moines, IA 50306-0347

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517292501	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517224518	##+	Family Orthopedics, PC, 33 Overlood Road, Suite 202, Summit, NJ 07901-3562
517224524	##	MCS CLaim Services, Inc, 123 Frost Street, Suite 202, Westbury, NY 11590-5027

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Bruce C. Truesdale	on behalf of Debtor Christopher Jones brucectruesdalepc@gmail.com btpcecf@gmail.com;r49787@notify.bestcase.com
Bruce C. Truesdale	on behalf of Joint Debtor Jennifer Jones brucectruesdalepc@gmail.com btpcecf@gmail.com;r49787@notify.bestcase.com

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Denise E. Carlon

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Jonathan C. Schwalb

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee of New Residential Mortgage Loan Trust 2020-NPLI bankruptcy@friedmanvartolo.com

Melissa N. Licker

on behalf of Creditor Citibank N.A. NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com

Melissa N. Licker

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper NJ_ECF_Notices@mccalla.com
mccallaecf@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee of New Residential Mortgage Loan Trust 2020-NPLI phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11